IN THE MOTTED STATES DISTRICT COURTED FOR THE DISTRICT OF MARYLAND

2002 JAN 31 P 2: 28 22 AN 33 P 5 K3

AT BALTHHON,

SUSAN ANN BROWN GABOVITZ

Plaintiff

v.

Civil Action No.: WMN-02-CV-223

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UNUMPROVIDENT CORPORATION

Defendant

STIPULATION REGARDING SUBSTITUTION OF PROVIDENT LIFE & ACCIDENT INSURANCE COMPANY AS DEFENDANT FOR UNUMPROVIDENT CORPORATION

The undersigned hereby stipulates and agrees that Provident Life & Accident Insurance Company shall be substituted as Defendant for UNUMProvident Corporation in all respects of the above-captioned matter. UNUMProvident Corporation was mistakenly named as a party defendant by Plaintiff instead of the proper party defendant, Provident Life & Accident Insurance Company. Therefore, Provident Life & Accident Insurance Company shall be the proper party defendant, and UNUMProvident Corporation shall be stricken from this case as a party defendant for all purposes.

J. Showden Stanley, Jr. (Bar No.: 00059)

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Attorneys for Defendant Provident

Life & Accident Insurance Company

Arthur Schneider

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Hagerstown, Maryland 21740

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Attorney for Plaintiff

Susan Ann Brown Gabovitz

ORDER

The foregoing Stipulation is hereby approved, and Provident Life and Accident Insurance Company is hereby substituted for UNUMProvident Corporation as Defendant.

1/30/02

Date

Judge, United States District Court

For the District of Maryland

(B0237270.WPD;1)